## A FINANCIAL FAILURE.

THE STORY OF A NEW ENG-LAND WOOING.

WRITTEN FOR THE EVENING STAR BY SARAH ORNE JEWETT.

CHAPTER L.

HE day's business of the old County Savings Bank was nearly done. Mr. Pendell, the treasurer, and his three assistants were busy making up their accounts. Mr. Pendell was a methodical oldfashioned business man who did most of his writing at a plain, high desk, where he stood leaning on one elbow hour after hour with no apparent fatigue. As for the three younger men they were seated at more or less ornate roll-top desks; two of these clerks were Mr. Downs and Mr. Hathaway, reliable accountants, and both in the later twenties of their age. At the least elegant of the desks, with his face toward the street, sat Jonas Dyer, a young, goodlooking country fellow, whose round face had never known an anxious furrow until he came to his junior clerkship a few weeks before.

He was a poor lad himself as to this world's wealth, and of late had been forwarded in life by an old uncle who was senior director of the bank. Jonas Dyer's mother was perfectly confident that he would be this uncle's heir, but old Mr. Dyer was of that spirit and temper of mind which sometimes results in large gifts to impersonal tract societies, and Jonas knew that a great deal might depend upon his own diligence and accuracy in accounts. He was slow at figures and slow with his pen, and he had by nature no gift for saving. It was fortunate that he had little to spend, otherwise there might have been clearer revelations of his generous traits. Everybody gave him congratulations enough on his good chance in the County Savings Bank, but nobody wasted sympathy on the caged heart of poor Jonas, who oved a free life and out-of-door air. He sometimes felt as if the new bank fittings, and especially the handsome iron fret-work behind which he stood, all savored of the prison. and that during bank hours at least he sorrowful captive. The other clerks were fond of their surroundings, and recognized, as time went on, a different spirit in their young asso-By some mysterious insight they were aware of the tone that Jonas' mother always took in laying his duty before him. She was a devoted mother, but she loved the ex-horting sound of her own voice, and had talked so much to her grow-ing boy that he had become stolidly reticent. Perhaps Downs and Hathaway had found their example in one of Mrs. Dver's rare visits to the bank, when it may be suspected that she had come in merely to look upon her only son at his desk, trusted as he was with untold gold and on the high road to fortune. There was nobody else there that day on the customers' side when Jonas timidly presented his mother to his three companions. Old Mr. Pendell behaved with courteous dignity, inviting Mrs. Dyer to come in and sit down, while Jonas unfastened the wicket gate for her, and, blushing red, gave her his own chair. How fast the good woman did talk without knowing it! onas went ostentatiously into the great safe to divert her mind and show her how completely he felt at home, trying by the way to escape a direct look at Downs and Hathaway. To tell the truth, he was just twenty years old and hardly felt as if he were sixteen.

"I tell Jonas," Mrs. Dyer was saying, "that there is a good deal to be proud of and grateful for in this situation. I know he's a good boy, if not so quick as some, and I advise him to be attentive and bidable to you, Mr. Pendell, and I want him to be constant at meetin' and to avoid worthless associates. I felt very anxous about him when he come away from home. He ain't no judgment what to eat-

"I tell 'em up our way that there's nothing

to prevent your filling your pockets unless 'tis r own honesty," the visitor said, and then happily became speechless as Jonas let her take che burried look into the gold and silver drawer. He was fond of his mother, but she insisted upon treating him like a boy, and since insisted upon treating him like a boy, and since and more unpleasant to him, and once or be had lived in town among strangers he had twice good Mr. Pendell had felt obliged to begun to feel as if he were a man. The call was abruptly ended by the appearance of a friend who had brought Mrs. Dyer to town shopping. Downs and Hathaway shook hands him approvingly from under his shaggy, politely with the good woman and seemed to suspicious eyebrows as he went and politely with the good woman and seemed to take pleasure in accepting her kind invitation to come up with Jonas and stop awhile when-ever they got leave. But alas! from this call much misery took rise: it was the delight of the elder clerks to treat Jonas as if he were both touchingly young and delicate of constitution. They never went so far as to show the slightest disrespect in allusion to or quotation from the anxious mother; they simply adopted her solicitude about Jonas, who was seldom allowed in their presence to put on manly behavior. But if they did not chaff him about this they would be sure to find something else, and so, as they explained his bank work with unfailing patience, our hero bore their chaffing and mockery as best he might and with whatever bravery and inconcern he could muster.

## CHAPTER II.

Jonas stood beside his desk, facing the street, in a moment of idleness; he was so tall that he could see over the mahogany railing that screened the bank interior from the glance of passers-by. It was cold weather outside and he had a sense of snug warmth and his own privileged position, yet the thought crossed his mind that it would be a good day to go through a piece of woods and mark trees for chopping. There would be no wind in the woods; somehow he could not get over the habit of planning farm work. At this moment he noticed an ancient covered chaise which be-longed to the elderly farmer who was just arranging his financial business. Mr. Pendell himself liked to attend to some of the old bank customers, for there had been days when the County Savings Bank depended upon his services alone, and he was consequently trusted and respected by all the thrifty farmers of the

region.
Under the cover of the carriage Jonas did not at first observe a fresh young country face; he looked at the shaggy, strong old horse, used for plowing and a roadster by turns, and cal-culated the probable age and worth of the good beast before he saw the bright eyes beond. Then a little thrill of curiosity and pleasure such as he had never feit before pervaded his frame. He felt a new sense of wakefulness and cheerful alacrity. The girl in the buggy looked at him as he looked at her, and if the truth were known the eyes of Jonas were the first to turn away. Hathaway softly reminded him that it was business hours and Jonas bent sideways limberly into the chair before his own desk. Hathaway rose for an instant to see what was interesting outside, but the pretty girl was in eclipse of the chaise top.
"Thinking of buying that colt?" inquired Hathsway, a good deal disappointed, and Jones

The old farmer and Mr. Pendell were conversing sedately. "Ain't raised the rate o' in-terest, have they?" asked the depositor with a

"Directors think of lowering it another year," reported the cashier. "We can't pay 5 per cent if we don't get but 4. Savings bank securities come higher every year. Why don't you buy some bonds, Mr. Hayland?"

'The old County Savings Bank's always been good enough for me and my folks." You'd do better with your money by 2 per

"Jim Hymore struck for 18 and ain't got nothin' to show for't. I expect you've heard tell o' his venture, ain't you?" The cashier smiled and pushed the bank book in its much-thumbed envelope across the

counter and Mr. Haviand took some time to put it into a deep inner pocket and to button his coat over it. "Well, I've got my savin's

"Give my respects to Mrs. Hayland."

Jonas longed to take another look before the buggy was driven away, perhaps forever, but

he was afraid of Hathaway.
"Who was that old gentleman, Hathaway?" "Who was that old gentleman, Hathaway?" delight.

The made bold to inquire, but Hathaway only scuffed an angry foot for answer and began again at the foot of a long column of figures.

"That's Joel Hayland. He lives eight or nine miles down Oak Hill way; a good, comfortable farmer and as honest a man as I know." Mr. Pendell himself spoke warmly and Jonas felt as much pleased as if he were listening to the praise of one of his own family.

Just then old Mr. Hayland and his daughter were going out of town, well wrapped against the chilly wind, which unluckily was well astern of the covered chaise.

"How was stormy weather late that winter and the roads were drifted, then there came along season of rain and thaw, while Love's book lay unclaimed in the safe. At last ahe appeared one Saturday morning in March, when the sun was shining like May and the crows were thick and the road nearly bare of ice and snow all the way to town. It was the first day that seemed like spring and winter clothes were already too heavy. Spring was in the chilly wind, which unluckily was well astern of the covered chaise.

"Jonas and Love were driving out of town and love were driving out of town."

Jonas and Love were driving out of town.

"We shall have it nice an' comfortable goin' home, shan't we, Love?" said the farmer, "Did you git all those things your hother

"Yes, sir," said Love. "Seems to me something I haven't remembered, too. Who was it in the bank?" she added. "Mr. Pendeil, the cashier, a nice, good man he is, wanted to be remembered to your "Oh, not Mr. Pendell; I know him," protested Love; "a younger man. I mean."
"I don't know's I really took notice. There's two or three of 'em-a young Downs has been there a number o' years. Mr. Pendell gets right up, whatever he's doin', an' tends to me himself. They say he don't do it for every-

body."

"Twas a tall, young-lookin' fellow," Love
Hayland continued presuasively, but the old
farmer shook his head. He had taken note of
Jonas sweetly, in the hearing of all present.

Joel Hayland turned with sudden alarm and
took a good look at the junior clerk before he home they went along the winding road took a good look at the junior clerk before he through the snowless winter country. It was after Thanksgiving and Mr. Hayland was two Dyer's nephew by your looks. I heard you or three weeks later than usual with his semi-annual deposit. Although the northwest wind was behind them, the father and daughter were glad to find themselves in their own warm kitchen again. It was almost night when they got home. The day had been short and bleak, but Love came in with rosy cheeks and dancing eyes and a heart full of pleasure.
"I have had a real good ride," she said;

"haven't you, father?" "Twas pleasanter than goin' alone," said the plain man, with unwonted gallantry. "I don't know but I like the road full as well in good weather. Mr. Pendell was civil and ommodatin' to me, same's he always is, and sent his respects to you, mother. I see Abel foster on the street, too, and he was glad to ee me, and they meant to ride up to see us if that long spell o' rain hadn't hindered 'em. There wa'n't many on the street; 'twas a bad

Love looked at her father with surprise. "I suppose you got me that set o' knittin' cedles?" asked Mrs. Hayland, after looking over the packages that had been brought in. "I declare, I forgot all about 'em, mother, said Love. "I left them till the last thing be cause we had to come by the store again and father was in a hurry to get his bank business done. I got into the chaise after I did the other errands and --

"Dear heart, 'tain't such a great matter," said the kind little mother, with a sigh that Love could not hear. "Somebody'll soon be going again.

Presently Love disappeared and took off her best woolen dress and came back in a comfortable old one, but she had lingered to tie in a piece of red ribbon for a cravat, and she had looked out of the bed room window toward town to see if she could discover the reflection of the new electric lights. The sky was very cloudy and dark, but she was pretty sure that a dim glow lighted the heavens in that direction. When she came down into the kitchen her father and mother and Jacob Bean, the hired man, were already at supper. Love looked un-commonly pretty, and they all noticed her; the father and mother stole a pleased glance at each other. "Seems to me you've taken a good while to

change your dress," said Mrs. Hayland, gently "It didn't seem long to me," answered Love, honestly. "I didn't know how late 'twas when we got home, it gets dark so early now. Why. I forgot ever so many things I've thought of buyin'. I shall have to go again quick as I can" (with a little blush).

"Come, draw up and have some o' this good warm supper, child," said the father. "I think the road's too plaguey rough to drive over again until snow comes. If you'd bought much more I shouldn't had a cent left to leave with Mr. Pendell."

"They weren't all my things," said Love. "Mother, I don't know but I ought to have me a new winter suit after all. Mine seemed to look a little past when I got among folks." "I thought it looked pretty when you come down ready to go. "Tis the bother o' getting it made," said the busy little woman. Love was still young for her age and had never settled down into careful womanly ways, though she was already nineteen.

CHAPTER III. Jonas and Mr. Pendell were alone together in the bank one February morning. One of expression of agony.

"I guess Mr. Pendell will let you come in the bank one February morning. One of the other young men was away at his brotherand see where he keeps all his money," the in-law's funeral and Hathaway had been sent look up at the house windows. Then to Boston on a financial errand. Jonas wished that he could have had the variety of a journey look look up at the house windows. Then to Boston on a financial errand. Jonas wished that he could have had the variety of a journey look look up at the house windows. Then to Boston on a financial errand. Jonas wished that he could have had the variety of a journey look look up at the house windows. to Boston. Sometimes he felt as if the irksome confinement of his business were telling upon his health and spirits. but he looked perfectly well, and unsympathetic friends still congratulated him on his excellent oppor-tunity. The odor of bank bills became more urge him to greater quickness, not accuracy, for our hero was much to be trusted in his figures. His patron, the rich uncle, looked at came about his businesss or the bank meetings. Jonas lived with this uncle, who was a bachelor, and there was always plenty to do night and morning in the matter of household work, the housekeeper being amiable, but decrepid, and the uncl held the opinion that a lad should be made to work as he had worked in his own youth. Jonas was naturally of a domestic turn and only va-ried his life now and then by occupying a back seat at an evening meeting. In the bank he sometimes felt important and was upborne by the dignity of his position, but out of bank hours he was simply a clumsy country fellow, unused to town life. He often looked out of the bank window to see that old horse from Oak Hill, but he was never fortunate, though the two bright eyes that looked from under the chaise top still shone like stars in his thoughts. Mr. Pendell was very busy that morning, and when the door was opened he nodded to Jonas who had been busy paying and receiving all the morning. As the young man rose he saw the safe horse of his dreams fastened to a post in front of the window. There was an old highbacked sleigh now, with two good buffalo robes and plenty of bright straw. Jonas recognized the quality of the straw and that a most interesting-looking man held the reins. But the bank door was opened, and when Jonas turned there stood his pretty girl. He blushed and she blushed, and they stood looking at each other, but Jonas' business habits stood him in good stead. He reached for the bank book, which was timidly proffered, but he dropped it twice and struck his head on the edge of the counter in trying to pick it up. Mr. Pendell looked up impatiently and that made things worse. The bank book was issued nineteen years before and the only amount credited was a sum placed to the .owner's credit when she was a baby by the old aunt for whom she was named. Interest had been added from time to time, so that the hundred dollars was now a comfortable little sum. Love pushed a small "I want to put roll of bills under the grating. this in, too," she said, and Jonas dipped his pen and made an entry of the date and counted the

money afterward and set down the amount, "There's some back interest due you, but Mr. Downs isn't here today," said Jonas.
"Father said I could leave the book and call for it some other time. I shall have more to put in next month. I'm keeping school." They blushed again. Hathaway had returned by an earlier train than was expected, and just then entered the bank, but nobody noticed him, though Hathaway was quick to see the

"Won't it put you out if I leave it?"
"Not at all," said Jonas, with a truly grand air. "It's our business; much snow down your "A good deal," answered the pretty girl, still

blushing, and then they almost looked each other in the face again, but were happily saved the embarrassment.
"Is that all?" asked the girl with touching deference, and Jonas said that it was all, but they both felt as if they wished there were something more, and Love tiptoed out to the empty world of the sidewalk.

"You'd better go out an' untie her horse, suggested Hathaway, affectionately, but by means of this jeer Jonas gained one look after the fair depositor, and reassured himself of her good looks and that Jacob Bean, the elderly hired man, was not to be feared as a

"That was old Mr. Hayland's girl that was here just before snow came," Jonas told his chief with great interest, for Mr. Pendell had

"Good day, sir," responded the cashier. was on his own desk. Bank books had seemed alike uninteresting until that moment.

As for Love Hayland she had forgotten two
of her mother's commissions this time instead
of one, and was jogging home speechless with

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went in together, the girl had no idea of letting any one else do her business there.

Jonas had seen them drive up and was in a flutter of anticipation. He had the bravery to elbow Hathaway aside from the counter. Mr. Pendell and Joel Hayland were exchanging their usual friendly jokes and compliments. Joel had sold some of his young stock and had come to town with the money. Mr. Pendell retreated presently to his high desk to make up an account of some sort, but active business. an account of some sort, but active business still went on between Love and Jonas. It took a good while to credit her with that \$20 for her month's school keeping, and to display and ex-plain the unexpected amount of interest due her in arrears. Then there was a moment of

knock down anybody who presumed to smile. As he turned round, however, nobody was smiling; there was an aspect of self-restrain and pious gravity about both Hathaway and Downs; Mr. Pendell was in the safe and if he openly laughed it was inaudible to the young men outside. Jonas knew that misery was in store for him and fairly writhed at having been supposed to resemble his uncle. That closefisted gentleman was perfectly unendurable of late and our hero determined not to live like a

toad under a barrow any longer.

There were no end to the jokes that the two clerks made that day, but none of them had any reference to Oak Hill or Jonas' journey in | following order: that direction. In one way the simplicity of Love's question had been a little painful, asked in public as it was, and yet he forgave the lack of maidenly reticence for the sake of a delightful permission won from the father himself. Uncle Jonas was perfectly capable of leaving all his money to the cause of foreign mission and disappointing his poor and worthy relatives of various degrees, but Jones was glad to have the indorsement of such relationship. "Was you ever to Pelham Four Corners? Hathaway asked Jonas as he came in next norning, but Jonas answered yes so meekly as he hung up his coat that the allusion was

pressed no further.

clerk. He was a soberer minded man than Hathaway and seemed to speak truthfully. Jonas' heart stood still. "Was there? What kind of a man is he? She's a pretty girl," asked Hathaway. "A kind of a seeking widower," Downs. "She's younger than he, about 45 per cent, and didn't favor him at first, but he's well off and the old folks help it on. Their farms join. I believe, and 'twill be a good thing all round. I was kind of surprised when they asked a good-looking fellow like Jonas to call You'd better not make any trouble, Jonas, but perhaps its all settled and the old gentleman felt safe."

And looked around the old gentleman felt safe."

"When I was up to my brother-in-law's fune-

ral this winter I heard that there was a man by

the name of Waters paying attention to the girl of Mr. Hayland's, said Downs, the head

## CHAPTER IV.

The next Sunday afternoon, Jonas, out of his limited means, hired the smartest single turnout at the best livery stable at Dartford and drove toward Oak Hill. It was like April overhead, but the mud was deep underfoot and he had to walk his impetuous steed the greater part of the way. The day seemed to him perfectly beautiful, and when he was directed to the Hayland farm nobody can describe how pleasant and comfortable it looked. It was joy enough to be out in the country after being cooped up so long in town. He had been promising to go to see his mother at the first good opportunity, but he did not feel the least shame at this selfish use of a holiday. The Hayland's best wagon was in the side yard, they had evidently been to church in the morning and now for the first time Jonas' heart began to beat in an awful and even retarding manner. should be tied, the knot worked wrong and he grew redder and redder and did not dare to him and they went into the house together. There was Love in her Sunday dress as pretty as a pink, and Mrs. Hayland was motherly and good natured. She had heard about Jonas mother and knew what a good steady boy he had always been and that he was doing well in the bank now; nephew and namesake, too, of rich old Jonas Dyer of Dartford. "We should be pleased to have you stop to supper, Mr. Dyer." She invited him kindly, but Jonas thought he ought to get back early. When he turned and looked at Love, however, he forgot time and space, and though they proceeded to speak at length of the state of the roads he felt himself to be entertained indeed, and the last

of the long spring afternoon flew by on fleetest wings. There was a very fresh little fire in the prim best room. Others might have found the wide low-storied kitchen a pleasanter and more airv place to sit, but Jonas and Love had already reached that stage of interest which demands eclusion, and there they sat until the sun was low. It was not art that allured them in the shape of a portrait of Daniel Webster and the Landing of the Pilgrims on the parlor walls; it was not luxury, for the haircloth sofa had stiff springs and sloped forward at a strange angle. What they talked about was also of secondary consideration. It was enough for Love that she talked to Jonas and for Jonas that Love listened to he words. When they came out, trying hard to appear as if it were an every-day visit, Mrs. Hayland stood at the side of the window after parting with the blushing young visitor, and remarked significantly to her husband:

"Joel, just as sure's you're born them two's goin' to keep company."
"Let 'em have it their own way, they're both good child'n," answered Joel, with a sage smile. Before the spring work began at Oak Hill Jonas announced to Mr. Pendell that he meant to resign his situation, and gave no reason for so doing. Mr. Pendell, who knew the reason from Joel Hayland himself, laid the serious matter before the directors on Monday morning. Jonas had not brooked his uncle's wrath at home by making a declaration of his ingratitude in proposing to leave so promising a financial career. The old man twisted himself about in his chair and looked very black at the first moment of surprise. Then Mr. Pendell said that he had some sympathy with Jonas' decision. The boy was willing and honest and did the best he could, but he was not made for bank work. He was after Joel Hayland's girl over at Oak Hill, and the old folks needed a young, smart man on the farm-it was a good

thing all round.

"That's where the young dog's been going every Sunday then," said old Mr. Dyer, the uncle, with unexpected approval and sympathy. "They're good folks and he might have done worse for himself. If Joel favors the match I'll take hold and give Jonas a little start. I won't have anybody saying that the favor was all on her folks' side."

There was an amiable grumble of applause from the other directors, and the busy cashier at once proposed a sale of bonds which were reported shaky, but rising in market value, and so the great question of the junior clerk's and so the great question of the jumor clerk's future was quickly solved. The young couple were married in early planting time, and however it may have appeared to other people for them it was ever a miraculous and wonderful thing that they had fallen in love at first sight and that their thoughts had been always of one another even while one was in the bank at Dartford and the other far away at Ook Hill Dartford and the other far away at Oak Hill. That autumn Mr. Joel Hayland dreaded the long cold drive to town, and sent the young people to that bank with his stout pocket book. Jonas had persuaded his father-in-law to make a safe investment in some county bonds and went inside the bank railings to do a bit of writing. As he rose from his old deak he caught sight of Love, well wrapped and looking for him expectantly out of the old chaise,
Their eyes met as they had met once before,
and Jonas knew that she was his wife now, and
yet he was still shy, she did look so pretty and
so strange, not like anybody else. Perhaps the

counter and Mr. Hayland took some time to put it into a deep inner pocket and to button his coat over it. "Well, I've got my savin's where they'll be earnin' a little somethin', he said, after his usual custom on such occasions. "There'd been more this time, but we've been fixin' up the meetin' house an' wife thought she ought to do same's others. Well, I do know, but I felt the pleasure o' bein' able to gratify her. Good day."

"Good day, sir," responded the cashier. "Seems for Mr. Pendell had spoken warmly of the farmer.

"Come, step round, Jonas, and get on with spoken warmly of the farmer.

"Come, step round, Jonas, and get on with spoken was all a dream!

Hathaway was standing close by; Hathaway began to look a little old and blurred in the face, like a worn silver piece, and not so quick and gay as he used. He longed to say: "Was drive work. It's a bad time to spare Downs."

Even this rebuke did not destroy the junior clerk's sense of pleasure. He laid the clean bank book on Downs' desk with a lingering touch. He wished that the proper place for it to be some or bis own desk. Bank books had seemed to be a stable citizen and one of growing influence. Perhaps his size was in his town desk. Bank books had seemed to be a supplementary to be some time to spare bowns."

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Hathaway was standing close by; Hathaway began to look a little old and blurred in the

growing influence. Perhaps his size was in his favor, at any rate, the senior clerks had already more than once declared that his room was better than his company in the bank, he seemed some days to take up the whole floor.

"Call down and see us, boys," said Jonas, pulling on a new pair of great fur gloves.

"You, too, Mr. Pendell; 'twould please Father Hayland right through; he was anxious I should make his respects to you. He's got some first rate cider tapped. Well, come when you can, any of you. Good day!"

"Clever boy," said Mr. Pendell; "feels more comfortable where he is, doesn't he?" and at this two clerks smiled assent.

"Jonas was never cut out for anything but a

went in together, the girl had no idea of letting any one else do her business there. with the new horse as fast as the law allowed. "My!" exclaimed Jonas. "it came over me when I was in the bank how I saw you setting

"I'm not going to tell you again about that day," said Love, laughing at him. "You know now just as well as I do. There never was two before that had less doubts, I feel sure of Wealth of Peru.

"Ain't it first rate that folks can get married." said Jonas, soberly. "I never thought any-thing about it till I come to want you. Now just think o' there being a law o' the state that folks that wants each other can have each other for good an' all! It seemed queer when I begun to think about that.'

"Don't you remember how I forgot mother's knittin' needles that very first day?" asked Love, shylv. "I didn' teven know what your name was and now here we are ridin' hos

[Copyright, 1890; all rights reserved.] Her Daring Protector.

From the Chicago Tribune. "Billiger! Hark!" Mrs. McSwat sat straight up in bed and lisened to a noise she seemed to hear down stairs. "What is it, Lobelia?" inquired Mr. McSwat,

drowsily. "It sounds like somebody talking. Listen!" Mr. McSwat listened. He, too, thought be neard something.

"I will see what it is," he said, speaking very loudly and moving very leisurely. "Don't be alarmed, Lobelia; we are well armed. Besides these two revolvers." he continued, in a highpitched voice, intended to terrify any thorized persons that might be in the house. "I have a heavy cane and a large glass paper weight. Be calm, Lobelia!"

He crawled out of bed, collected his argenal and the procession moved down stairs in the

Mr. McSwat, with revolves in each hand, heavy cane under his arm, and paper weight in pocket of his embroidered robe-de-nuit.

Mrs. McSwat, ready to scream, with front hair in curl papers, lamp in one hand, and bottle of camphor in the other.

At the landing half way down Mr. McSwat topped. "Lobelia," he observed sternly, "it will be necessary for you to go in front. You have the

lamp. I'll protect you. Mrs. McSwat took her place in front as lirected, and the procession moved on again. At the foot of the stairs Billiger stopped and took up a commanding place near the hat rack. "Now, Lobelia, go ahead with the lamp into this room on the left. I will remain here to see if anybody rushes out. If anybody does rush out," he exclaimed, grinding his teeth in a manner horrible to hear, "I will put fourteen bullets through him, knock him down with this paper weight and break every bone in his body

Mrs. McSwat went into the room on the left and looked around. "Do you see anything, Lobelia?" asked her husband, in a voice of thunder. "No. Billiger."

"Go through the other rooms," he roared, bracing himself firmly against the wall, While Billiger remained in the hall, armed to the teeth, pale with iron resolution and trembling with ungovernable ferocity, Lobelia explored all the rooms and came back, "Did you see auything?" he demanded.

"Not a thing, Billiger. "Give me the lamp!" He handed his weapons to Lobelia, took the lamp and with dauntless bravery went through the rooms himself.

"It wasn't anything, Lobelia," he said with extreme disgust. "You didn't hear anything or anybody The procession moved up the stairway on the return trip.

load of deadly weapons. "If I hadn't been | tion, here to protect you," he grumbled, crawling back into bed, "you would have frightened yourself to death."

The Deacon Was Thankful.

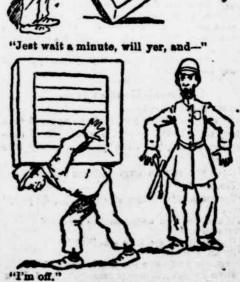
The importance of thinking before you speak recently received an amusing illustration at a meeting held in a well-known town not a hunfrom somebody who lived neighbor to his dred miles from the banks of the Hudson, says the New York Ledger. One of the persons who occupied the stage was an enthusiastic deacon, who frequently interrupted the speakers by yelling: "Thank goodness for that." One gentleman was called upon, who arose and said: "Ladies and gentlemen, I am heart and soul in this cause, and feel that it will be a great benefit to the people of this place."
"Thank goodness for that!" yelled the dea-

"But, ladies and gentlemen," he continued, 'I am going to sav that it will be impossible for me to address you this evening—."
"Thank goodness for that!" broke in the absent-minded deacon, amid great laughter.



come, be of





Oldboy-"Young man, don't try to fly too high at first. Always begin at the bottom and Flippant Youth—"That's all right if you want to climb a ladder, but what if you want to dig well?"—Light.

Every-day History.—Winkle—"I wonder what becomes of all the boys who leave the country and enter the great struggle of life in the city?" Kinkle—"They make big fortunes and then lie back in their easy chairs and advise country boys to stick to the farm."—New York Weekly. Can a man who is said to be "wedded to drink" be termed a widower when his town goes for prohibition?—L'averace American.

THE GUANO ISLANDS.

AN UNSAVORY INDUSTRY.

How the Birds of the South Pacific Renew the Worn-Out Lands of Europe-What These Birds Look Like-Extent of the Traffic in the Fertilizer,

From TER STAR'S Traveling Correspondent. OFF THE PERUVIAN COAST, Sept. 15.

N THE BAY OF PISCO, about 100 miles south of Callao and twelve miles out from the main land, lie the celebrated Chincha Islands, three in number. whereon the guano is found that has been such an enormous source of wealth to Peru. To form some idea of the extent of the may be stated that between the years 1853 and 1873 nearly 8,000,000 tons of guano were shipped from here. The amount of money which Peru has derived from this one source of revenue cannot be any more accurately estimated than the value of the plunder stolen from the Incas. The known exports have amounted to fully \$30,000,000, and this for a country which never contained more than 2,000,000 people, two-thirds of whom were Indians, who had no share in the profits.

A HEAVY DEBT. Yet in the midst of its prosperity the improvident country managed somehow to incur a debt of \$250,000,000, which could never have been paid but for the saving Grace-Dononghmore convention. This treasure-trove of the Chinchs Islands, which when first discovered convention. This treasure-trove of the had been accumulating in an exhaustless deposit for unnumbered centuries, was even more easily available than the gold and silver which had made the Inca land the El Dorado of the world and contributed as much toward its | La Plata rivers, on the eastern side of the Andes, downfall, for the latter-day republic is now about the poorest in South America. When plenty of money came without effort to generation after generation, the careless aristocrats took no steps toward improving or preserving the source of their revenues, and when at last these springs ran low and the country was pillaged during the late war of everything valuable that remained, the helpless people, reared in the idea of their ancestors that it had been ordained from the beginning of the world that they were to have no part in the warm winds, and up to the very crest of the degradation of labor, did not know how to set emselves at work.

In the matter of their guano the Peruvians have shown far less sagacity than the Indians of the olden days, but have acted as if the supply were literally without end. They abolished taxes and relied entirely upon guano for all the money required by the government, including enormous sums expended in railways. When the Chinchas were nearly exhausted they turned their attention to other groups, but none of them proved so rich and extensive as the original source of supply, which their ancestors so carefully protected.

THEIR LACK OF SAGACITY.

The word guano is a corruption of the Quichua Huano, meaning fish manure. The enlightened Incas understood well its value as a fertilizer. History tells us that it was not only extensively used throughout their empire. but that the punishment of death was inflicted upon any one who disturbed the birds during the breeding season or who killed one of them at any time, either on the islands or elsewhere. With such care were the Chinchas protected that it was not lawful to land upon them at any time under pain of death, lest the birds should be driven away and frightened from the coast. "You must try to overcome this timidity of Each island was set apart for the use of a par-

> the Vieja Islands of Independence bay, the it is not impossible that industry and capital Lobillo and Huonillo groups in Cheopana bay may one day redeem the whole of it. Mr. Curand others at Punta Alba and Pabellion de Pica. The best of them, however, all the work-wasted in Peruvian revolutions had been exings of Pabellion, Limos and Huanellos, go to the railroad bondholders under the Grace-Dononghmore contract. THE GUANO RIRDS.

The legitimate guano bird is a kind of tern. Its bill and legs are red, the top of the head and tip of the tail and wings are black, while long, whisker-like feather curling from under each ear. The body is dark slate color and its length is about ten inches. Divers, pelicans and a variety of sea gulls also visit the islands and the excrement is mixed with their eggs and the remnants of shells and also with the decayed flesh and bones of thousands of seals. It is asserted, but with what truth I do not know, that when a seal is about to die it will invariably climb to the highest point on the nearest rock. At any rate the Chincha Islands are covered with their remains, although they have been hunted so much hereabouts during recent years that they now add little to the deposit, which makes the guano all the better for commercial purposes, that of Bahia de Ferrol being so full of seal bones as to be

worthless for export.

To form some idea of the vast accumulation one must understand that an ordinary little gull will deposit from four to six ounces of guano every day, which during the ten weeks of the breeding season amounts to not less than twenty-eight pounds per gull. Multiply this by millions and then date the account back through thousands of years and one may begin to realize what these islands contain. Lying within the rainless belt of the western coast none of the deposit has been washed away; and when Humboldt first brought the Chincha Islands to the attention of Europe, in 1804, he said they were covered with pure guano to the depth of more than sixty feet and were capable of enriching all the worn-out lands of the

FORMATION OF THE ISLANDS. The islands are all of the same formation,

world.

bright-hued granite, composed of red felspar and white quartz, mixed with a little mica. As feispar is decomposed by the action of the air, all the shores have become frayed and ragged, being indented by many caverns, which in process of time fall in and thus diminish the size of the islands. The chemical force of decomposition and the mechanical action of the waves have parted into three pieces that which once was doubtless one island, and in times yet more remote Chincha was probably connected with the coast, as shown by a chain of rocks which intervene between them and a hill near the village of Pisco. Being of a volcanic origin the group may one day disappear beneath the waves, as islands have done in various parts of the world.

TO VISIT THE GUANO FIELDS one must go out from Pisco in a row boat and land by means of a steep ladder which leads to a wooden platform built high up on a perpendicular cliff. The northern island, which is about 1,400 yards long by 600 yards wide, is of abdication must be given up at once. The still covered with excrement, though not to king balanced the paper in his hand a few minany great depth. The beds have been worked utes and then inquired: downward, the material being removed in layers and placed in flat trucks, then conveyed by tramway to the edge of the cliff, whence it is run down in chutes into barges waiting below and transferred by the latter to vessels which lie off the islands. The principal cutting is about one hundred yards from the brink of the precipics and is fully seventy-five feet deep, showing the great amount of labor that has been accomplished. A small steam engine of twelve-horse power is used in digging out the guano and also for loading the trucks. A crane projects from the engine and from its chains is suspended an iron trough, like a huge coal hod, with six gigantic teeth at the edges. By working one chain this hod is made to fill itself by digging deep into the excrement. Then, by digging deep into the excrement. Then, by connecting another chain, the crane slowly turns, groaning and creaking as though afflicted with chronic lumbago, and finally dumps the contents of the trough into a waiting car. About four loads fill the truck and then the latter glides down the tramway to the edge of the cliff, where it is dumped in heaps, to be afterward shoveled down a canvas chute.

THE NEGRO HELPERS WEAR MASKS. Negroes are stationed in the hold of the Negroes are stationed in the hold of the waiting vessel to "trim" the unsavory cargo as it comes down, and we notice that each one of them wears an iron mask over his face, for the grane is more penetrating than coal dust, steel filings or volatile salts. Their position is by no means an enviable one, but they receive from the captain of the vessel only \$13 for shoveling one hundred tous! The pungent ammonise dust is extremely irritating to the nostrils, throat and lungs, rendering the shortest tax here unpleasant. Yet there are several rather handsome residences on the island, including two built entirely of iron for the occupancy of the Peruvian superintendents and English carpenters. Besides the wretched Chinese and negroes, many convicts were formerly semployed here when work was more brisk. A collection of filthy cane huts, in which they were quartered, may still be seen, together with the remnant of a once busy little town. In former times there were often as many as one hundred vessels, mostly English, lying off the waiting vessel to "trim" the unsavory cargo

Chinchas, all waiting for cargo. In the year 1883 it was estimated that there yet remained on this northern island alone about 3,798,256 tons (English) of guano. In the less frequented parts thousands of sea birds still lay their eggs in little caves excavated in the ancient deposits and all the hillocks and inaccessible crags are covered with their nests.

THE CENTER ISLAND has always been worked almost exclusively by the Chinese, ship loads of them being imported for that purpose. So badly treated were they by the Peruvian taskmasters, and so fearful was the nature of their work, that suicides were common among them. Little lumps of ammoniac salts are often found in the guano and sometimes the eggs of the birds are converted

As everybody knows, guano mixed with the poorest soil will make plants grow and thrive, and for that reason it is sought by agricultur-ists in all parts of the world. The first shipment of the famous fertilizer was made from this place in the year 1840, and consisted of only twenty barrels. This was taken to Liverpool and tried on a farm near that city with such surprising results that large orders were immediately issued for more; and soon it became "all the rage," as farmers both in Europe and America learned how wonderfully it would increase the producing power of their fields. The Peruvians appointed agents for its deposit and the magnitude of the industry it sale in London and New York, and as long as the business was prosperous a good many men grew enormously rich out of it. How strange it seems that the little birds of the sea should have been providing, during a long series of centuries, in these distant islands of the Pacific, a vast deposit for the renovation of the more populous parts of the globe! IT EXISTS ONLY WHERE BAINS NEVER FALL.

Of course guano can exist in considerable

quantities only where rains never fall to dissolve it. The rainless region of Peru, which comprises the desert strip between the Andes and the sea, about forty miles wide and a thousand miles long, includes many small islands besides the Chinchas, which for ages have been the homes of myriads of water fowl. Every passing vessel is surrounded by sea birds, soaring above the masts and screaming defiance to invaders of their resorts. That portion of country where rain seldom or never falls is called El Despoblado, "the Uninhabited," because of the extreme difficulty of existing there. The reason for the astonishing contrast between the fertile regions of the Amazon, Orinoco and and these arid deserts on the western coast is given as follows: The tropical winds from the south Atlantic are laden with moisture. Blowing from east to west with great regularity, they sweep over the country drained by the above-mentioned rivers, falling in frequent and copious rains, varying with the season of year, but always sufficient to keep the streams well filled. The streams continue up to the foot of the Andes and along their eastern slopes; the mountains condense the moisture from the dividing ridge there is abundance of it. But by the time the winds have crossed that mighty dividing wall all the water they carried has been wrung out of them, and there is no more to give when they reach the Pacific slope.

MORE MOISTURE PALLS PURTHER SOUTH. This condition of dryness does not exist to the end of the continent. Going southward, more and more moisture is encountered until in southern Chili and Patagonia there is altogether too much of it. for the western slopes of the Andes are almost continually drenched by heavy rains and their tops obscured by clouds. This condition is due to the trade-winds, blowing landward from the south Pacific. The Patagonian plains east of the mountains are comparatively dry, swept by

cold breezes from the snowy summits On the western coast of Peru, wherever a stream from the mountains brings down its melted snows, an oasis is opened, which planters here utilized from time immemorial. Incas themselves were no mean agriculturists. and wherever they touched the earth it produced in profusion. Their empire extended north and south 3,000 miles, and east from the Pacific about 400 miles, to the vast forests of the Amazon, which their simple tools were Where irrigation is possible had the Indians, Considerable guano is yet found in the Tara-copa Islands, the Lobos and Guenope groups, sugar, coffee and other tropical products, and pended in the development of their mines and if the soldiers had dug irrigating ditches with as much ardor as they have fought each other there would be no richer country on the globe.' CURIOUS DEEP-SEA PHENOMENA.

Nature does not assume forms more attractive or imposing in any other part of the world than here, where eternal summer smiles under eternal snows, and deserts cheerless as Sahara alternate with valleys luxuriant as those of Italy. The ocean, too, is full of curious animal life. Marine monsters unknown to northern waters can be seen from the steamer's deck. and at night their movements are shown by the line of phosphorescent fire that follows their fins. Nowhere else is this deep-sea phenomenon so conspicuous. The southern Pacific is so strongly impregnated with phosphorus that every wave is tipped with silver, and every darting fish leaves a trail like that of a comet. The larger fishes, sharks, porpoises, &c., seem to find great sport running races with the ship and a small army of them may be seen every evening under the bowsprit, sailing along at an even pace with the vessel, hurrying to and fro before its bows, occasionally plunging over one in-waiting acquaints all the male guests another in clumsy play, the outlines of their bodies as distinct as if drawn with a pencil of to take in. During the day there is fire.

FANNIE B. WARD. complete liberty for all, yet there

## HOW BISMARCK BECAME PREMIER Forced Into the Position by Threats of Abdication by the King.

Just how Bismarck took the final step into the position of the leading statesman of Prussia has always been unwritten history. The Munchener Aligemeine Zeitung, still very close to the ex-chancellor, in its efforts to stem the tide of record, gives a detailed description of the significant event and, moreover, guarantees the correctness of its information. Von Roor, minister of war, had called Bismarck home from France. The king received him in the park of Babelsberg. As Bismarck approached the king handed him the copy of his announcement of his abdication, which he was about to have published. Bismarck looked astounded and remarked quickly that in Prussia such a docu-

ment should be impossible.
"I have tried everything," said the king, "yet have found no alternative. Against my conviction I cannot rule. My ministers are against me. My own son sides with them. You have already been with him. If I cannot come to an understanding with you I shall send this announcement of my abdication to the Gazette and then my son may see what he can do. To surrender the reorganization of the army is against my convictions. To violate them is to me a violation of duty."

Bismarck answered that he had called on the

crown prince merely in response to a summons and that he had refused to discuss the situation before an interview with the king. All thought "Will you try to rule without a majority?"

"Yes. "And without abudget?" "And without yielding the reorganization o

the army?" "Then here is my program."

Bismarck read the four quarto pages cov-ered with the king's fine handwriting. The first point concerned the representation of cities and manors in district assemblies, around which a violent quarrel had already gathered.

'Your majesty," said Bismarck, decidedly,

"the question at issue is not about district assemblies, it is about the ability of the king or the ability of parliament to rule Prussia. Set-tle this question and all else will bettle itself. If your majesty will trust me so far I will undertake the work, but without programs."

After a short silence the king nodded. He

After a short silence the king nodded. He and Bismarck were walking over a little bridge and he began to tear up the program. As he dropped the pieces on the planks, Bismarck, stooping, picked them up as he said:

"Your majesty perhaps might better throw the pieces into the fire. Some one might find them here, and every one in this vicinity knows

THE QUEEN "AT HOME." A Pleasant Picture of the Domestie Life of Her Majesty.

From Figure lilustre. Once upon a time there was a charming little blonde princess, with large blue eves and golden tresses, who was known as Mayflower, because she was born in that beautiful spring month, and her father, holding her up before the lords and ladies, who hastened to see the baby, said to them; "Look at her well, for she will be Queen of England!" The spring of the year 1819 is far off now; the May rose has changed into the Christmas rose; the little princess has become the dovenne of the sovereigns of Europe, and her people honor in her half a century of reign which, in the words of the national anthem, has been "happy and glorious," and distinguished by her majesty's great virtues and devotion to the public After being softened by the joys and griefs of her crowned romance, the public venerates the grandmother who, from the throne, has made the nation admire sentiments which are most dear to it. Ilistory alone will be able to do justice to Queen Victoria's merits. Simple upright, dowered with high intelligence and a firm will, very clear as to her rights and her duties, she has never sacrificed them for the sake of effect; c'est une conscience et us

ANTWHERE BUT LONDON. The one place where the queen is never to be

caractere.

found is her good town of London. Whether it be that Buckingham Palace is displeasing to her majesty (as it might well be), or whether the air and noise of the capital are injurious to her health, one thing is certain-that she avoids London like the pestilence, leaving to her charming daughter-in-law, the Princess of Wales, and to the extremely popular heir apparent, the duty of representing her on all official occasions. Young and beautiful, however, as the Princess of Wales may be, she will find it difficult to rival in majestic bearing her august mother-in-law. With her four feet eight inches and her sufficiently strong frame. the queen, when she takes her place in some ceremonious processsion or other, walks and acknowledges the salutations of the spectators in absolutely regal fashion. Since Princes Beatrice's marriage and especially since the extraordinary manifestations which marked her jubilee, the queen has shown herself a little more to her liege subjects.

There is also more animation in the palace. Her majesty has commanded artists to appear at court and has encouraged her entourage to get up amateur theatricals. The fact is that Princess Beatrice has married a Prince Charming, from whom one wishes to banish all ennui, and, as he cannot be sent over to Germany to hunt and shoot every week, the domestic hearth is made as attractive as possible. With the exception of a few weeks spent at some health resort the queen divides her time almost equally Windsor, Osborne and Balmoral, between Windsor, the immense feudal palace of William the Conqueror and Edward III, is the actual official residence of the queen, and never has monarch had a more stately home.

A DAY AT WINDSOR.

It is to Windsor that her majesty invites those whom she wishes to entertain. The invitations are usually to dinner, the guests arriving at the castle in time to dress and spending the night at the castle. The queen's day begins a little later now than formerly, the rheumatic affection from which she suffers having diminished her strength, although she still works very hard. Rising between 8 and 9 o'clock she breakfasts alone in her apartments, but occasionally invites Princess Beatrice or some other member of the royal family. Often, in fine weather, she drives to Frogmore, and when it is warm enough she breakfasts in a tent erected in the gardens. From 10 to 2 her majesty works. One of the ministers is always at hand but the queen seldom presides over a council. except on some very exceptional occasion. Every day there are twenty or thirty packets of dispatches for her majesty to look through. Everything comes under her eyes. Prince Albert used to say the queen ought to be the best-informed person in realm, "Ministers go out—the queen remains," said the prince. Her majesty has remained unable to subdue. As far back as the conquest faithful to the weighty program which amazed "You must try to overcome this timidity of yours, Lobelia," said Mr. McSwat, as he put down the lamp and relieved his wife of her divided, every village receiving its fair proporanything but a sincecure. When the quoen has been working at Frogmore you see her return to Windsor, bringing back the precious dispatch boxes in the carriage. Then Sir Henry Ponsonby takes possession of them, sorts the contents and forwards the dispatches to their destinations. At 2 o'clock comes lunch with those members of the royal family who happen to be at the castle.

> BELATIONSHIP PUZZLES. Her majesty has an embarras de choix, for of the fifty children and grandchildren that Providence h: p - nted her (without counting the fourth ge, eration, which treads upon the heels of the others,) there remain forty-two. As, beside, the queen is allied more or less closely to all who reign, have reigned or will reign in Europe, one willingly abstains from attempting to classify those related to her majesty. For the queen, rowever, the disentangling process is a pastime; her majesty never gets contused over it and good-humoredly pretends to be surprised that everybody is not so clever as herself. After lunch there is a short walk, and at 4 o'clock, no matter what the weather may be, the queen goes for a drive, generally accompanied by Princess Beatrice, the lady-in-waiting, and some other fair in-vitee. Dinner is at 9 o'clock. Should a reigning prince be present the queen takes his arm; if not she walks into the dining room alone. with the name of the lady they are is none of that sociability which characterizes English country house life. The evening has never been a time of much gayety at the palace. Charles Greville found it "deadly dull," The queen used to seat herself at a large round table and the conversation became more or less animated. Now, the queen goes from one to the other, addressing to each a few words aimables et banales, and retires at 11 o'clock. When only members of the royal family are present there is often music. Like all her children, excepting the Prince of Wales, the queen is an adverse newspaper comment on Bismarck's excellent musician and sometimes sits down to the piano with Princess Beatrice, or there will be singing. Nature has endowed her majesty with a fine voice, not only for singing, but for speaking; so that she is able to give a certain charm even to official documents. She reads them as nobody else can, although she ingenuously confesses that she does so with fear and trembling and is quite content if she is able to say she has not made a single mistake.

Cæsar's Prerogative.

From the Pittsburg Dispatch, "Ah, what glorious days they were when stock companies held the fort!" signed the old tragedian.

"Some funny things happened in those days," remarked the stage manager. "My father, who lived and died a member of the Foston Museum Stock Company, used to tell a story of the elder Booth that illustrates one of the beauties of the system. The elder Booth was the star to come, and previous to his arrival a number of the members of the company fell sick, and for this reason the low comedian had to be pressed into a role for which he was in no wise fitted, namely, that of Julius Casar. He was a round-bodied, merry-souled little fellow, and notoriously fond of what we nowadays call 'guying,' on and off the stage. My father, who was to play More Antony, cautioned the comedian not to play any jokes upon Booth, who did not like trifling of any sort. They rehearsed 'Julius Casar,' and everything went well till Booth, as Brutus, in the assassination scene, struck Casar with his dagger. Cosar, according to custom, ought to have fallen dead at the base of Pompey's statue, and the comedian had been particularly cautioned to respect the tradition. But he chose, out of pure contrariness, probably, to die further up the stage. Booth gave the prostrate Casar a gentle kick, and bade him augrily roll over to the right place. To the whole company's horror, instead of obeying, the comedian sat up and said: 'Look here, Mr. Booth, I'm Julius Casar, and I'll die where I d.—please!" "Another actor played Coss during Booth's

engagement."



"What's the use of an o'd fossil like Congressman from the Waynaugo district. He expects the next session is going to be one of the liveliest on record, and he wants to be able to hold his own." Instructor-"That's the Hon. Elibu Grass